

Exhibit B - Fee Application - Ralph A. Ferro, Jr., Esq.				
	<u>Summary of Services</u> <u>Case # 24-19280 (JKS)</u>	EXHIBIT B		
Chapter 13	<u>Miguel A. Polanco</u> <u>Veronica M. Polanco</u>	Fee Application #1		
Period Covering 1/30/2024 - 12/9/2024		Cost per hour: \$375* - \$3,500		
Date	Description	Time (Hours)	Cost	Category
1/30/2024	Initial Bankruptcy Consult - No charge	0.00	\$ -	
7/1/2024	Meeting with clients; review case and next steps; set up file	0.90	\$ 337.50	d
8/15/2024	Rec'd documents from clients; begin petition; detailed instructions on documents needed and process	1.10	\$ 412.50	a
8/16/2024	Correspondence to and from client	0.40	\$ 150.00	d
9/8/2024	Reviewed file; correspondence to client for next steps and documents needed	0.30	\$ 112.50	d
9/11/2024	Worked on file; reviewed docs from clients	1.00	\$ 375.00	a
9/15/2024	Worked on income; periods missing; business bank statements needed; business P&L summarized with questions to client	0.90	\$ 337.50	a
9/16/2024	Updated income and BS; adjusted medical and dental for disability	0.60	\$ 225.00	a
9/17/2024	Worked on file; petition and Plan; telephone conversation with clients; emails to and from clients; draft sent to clients to review petition and plan	1.20	\$ 450.00	e
9/19/2024 - 9/20/2024	Met with client; reviewed plan and petition; made changes/additions. Finalized Plan and petition; discussions with client; correspondence to client	2.20	\$ 825.00	a
9/22/2024	Set up POC tracking file; downloaded POC's; calendared	0.90	\$ 337.50	c
9/23/2024	Rec'd and reviewed POC; higher than petition; updated analysis	0.20	\$ 75.00	c
9/27/2024	Prepared docs for 341a Meeting; provided docs to TO	0.50	\$ 187.50	b

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10/1/2024	Rec'd and reviewed POC; updated - Student loans +1 POC on petition	0.30	\$ 112.50	c
10/2/2024	Rec'd and reviewed POC; updated analysis	0.20	\$ 75.00	c
10/3/2024	Rec'd and reviewed POC; updated analysis	0.20	\$ 75.00	c
10/8/2024	Correspondence to and from client - new creditor - notification sent to creditor; responses to clients emails; received and reviewed docs from client; uploaded docs to TO	1.10	\$ 412.50	d
10/9/2024	Rec'd and reviewed POC; updated analysis	0.20	\$ 75.00	c
10/11/2024	Rec'd and reviewed POC; updated analysis	0.20	\$ 75.00	c
10/24/2024	Rec'd and reviewed POC; updated analysis	0.20	\$ 75.00	c
10/25/2024	Rec'd and reviewed POC's updated analysis	0.20	\$ 75.00	c
10/30/2024	Rec'd and reviewed correspondence from lender; response sent on future correspondence direction	0.20	\$ 75.00	d
10/31/2024	Rec'd and reviewed POCs; updated analysis	0.20	\$ 75.00	c
11/3/2024	Rec'd and reviewed POCs; updated analysis	0.20	\$ 75.00	c
11/4/2024	Rec'd and reviewed POC; updated analysis; preparation 341a - Telephone conversation with clients; prepared PCCC - sent to client; approved and signed; filed same; telephone conversation with client related to 341a Meeting preparation	0.90	\$ 337.50	b
11/5/2024	Attend 341a Meeting; follow up with clients; correspondence to and from client - next steps; procedural steps	0.80	\$ 300.00	b
11/10/2024	Rec'd and reviewed POC; updated analysis	0.20	\$ 75.00	c
11/17/2024- 11/18/2024 & 11/20/2024	Rec'd and reviewed POC; updated analysis	0.40	\$ 150.00	c

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11/22/2024- 11/28/2024	Rec'd and reviewed POC's updated analysis	0.40	\$ 150.00	c
12/2/2024	Rec'd and reviewed POC from lender and NJ Taxation; updated analysis; added mortgage arrearages; detailed correspondence to client indicating next steps to submit tax returns for business 2020 - Present	1.00	\$ 375.00	c
12/3/2024	Finalized analysis of Proof of Claims; detailed analysis to client with cost savings and credit filings	0.90	\$ 337.50	c
12/3/2024	Rec'd and reviewed missing tax returns; not signed; correspondence to and from the client; received and sent to NJ Taxation for claim revision; need attachments to revise; correspondence in response to NJ Taxation emails; no further information should be needed - business on tax returns.	0.80	\$ 300.00	c
12/4/2024	Rec'd additional request from NJ taxation; employees?; telephone conversation with client; prepared draft certification; client signed; submitted to NJ Taxation	1.00	\$ 375.00	c
12/5/2024	Meeting tentative for 12/12; correspondence to TO; calendar for 12/9; if amended claim for NJ Tax; will need to revise date if claim not amended	0.40	\$ 150.00	d
12/9/2024	Approved by TO; amended claim was agreed; claims revised to zero - notification to client	0.40	\$ 150.00	d
12/9/2024	Finalized, reviewed and filed Fee Application; copy to client; certification of service	0.40	\$ 150.00	d
	Subtotal Legal Services	21.00	\$ 7,875.00	
1/30/2024 - 12/9/2024	Fee Application Preparation @ \$175per hour*	2.10	\$ 367.50	d
	Subtotal Legal Services		\$ 8,242.50	

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Period Covering 1/30/2024 - 12/9/2024			Cost per hour: \$375* - \$3,500	
Out of Pocket Costs - Direct Costs				
8/15/2024	Copies		\$ 6.75	d
9/11/2024	Copies		\$ 3.75	d
9/16/2024	Copies		\$ 11.25	d
9/19/2024	Copies		\$ 58.75	d
9/22/2024	Copies		\$ 2.10	d
10/8/2024	Copies		\$ 2.00	d
10/9/2024	Postage		\$ 0.73	d
10/24/2024	Copies		\$ 0.50	d
10/30/2024	Copies		\$ 0.25	d
10/30/2024	Postage		\$ 0.73	j
10/30/2024	Copies		\$ 0.50	d
11/4/2024	Copies		\$ 2.50	d
11/10/2024	Copies		\$ 0.75	d
11/21/2024	Copies		\$ 1.25	d
11/22/2024	Copies		\$ 1.25	d
11/27/2024	Copies		\$ 1.75	d
12/2/2024	Copies		\$ 2.25	d
12/3/2024	Copies		\$ 2.00	d
12/4/2024	Copies		\$ 1.50	d
12/9/2024	Copies		\$ 4.50	d
12/9/2024	Postage		\$ 0.73	j
	Subtotal Out of Pocket Costs		\$ 105.79	
	Total Legal and Costs		→ \$ 8,348.29	